INDIANA LABORERS PENSION FUND

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WAIVER OF 30 DAY NOTICE PERIOD

Federal law requires the Board of Trustees to provide you with a "written explanation" of the effect of payment of your pension in the form of a Joint and Survivor benefit or other optional pension forms. This written explanation must be provided to you no earlier than 180 days before and no later than 30 days before your payments begin. Upon making your benefit election (with your spouse's consent if necessary), you may begin receiving payments before the end of the 30-day waiting period if you and your spouse waive the waiting period. However, by law, benefit payments still cannot begin until the eighth day after you and your spouse receive the written explanation of benefits. If you do not timely receive the written explanation, a retroactive annuity starting date is allowed under the Plan.

We, the undersigned, hereby irrevocably waive our rights to the 30-day advance notice and acknowledge that we have received a written explanation from the Board of Trustees describing the effect of payment in the Joint and Survivor or other optional pension forms.

Participant's Printed Name	Spouse's Printed Name
Participant's Signature	Spouse's Signature
Participant Social Security Number	Spouse's Social Security Number
Date	Date
State of	
On theday of	
	_(Participant name) and(Spouse name) to
me known and known to me to be the pers acknowledged to me that they executed the	ons described in and who executed the foregoing statement and they duly e same.
Notary Public	Signature of Designated Plan Representative
y = 30110	
My Commission Expires	(Seal)



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Mark S. Andrews